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PATENT

#28

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Jeffrey Mark Zucker, *et al.*

Serial No.: 09/100,671

Filed: June 19, 1998

Title: THIRD PARTY PRIVACY SYSTEM

Grp./A.U.: 2165

Examiner: M. Kemper

Adriana Luis
#28/req
for
reconsideration
1-28-03

Honorable Commissioner of Patents
Washington, D.C. 20231

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, on 10/07/2002 (Date)

S. L. Phan (Printed or typed name of person signing the certificate)

S. L. Phan (Signature of the person signing the certificate)

Sir:

REQUEST FOR RECONSIDERATION OF EXAMINER'S ACTION

The Applicants have carefully considered this application in connection with the Examiner's Action mailed October 31, 2001 and respectfully request reconsideration of this application in view of the following remarks.

The Applicants originally submitted Claims 1-5 in the application. No claims have been amended, canceled, or added. Accordingly, Claims 1-5 are currently pending in the application.

I. **Rejection of Claims 1-5 under 35 U.S.C. §103**

The Examiner has rejected Claims 1-5 under 35 U.S.C. §103(a) as being unpatentable over Low, *et al.*, "Anonymous Credit Cards," IEEE Symposium on Research in Security and Privacy, 1994, p. 1-10 (Low).

Low describes a communications network technique for funds transfer that combines the privacy of cash transactions with the security record-keeping and charging mechanisms of credit cards. (Abstract). The system described in Low requires a customer to establish an account at two separate banks, one of which is established under a pseudonym, such as a numbered account with a Swiss bank, and the other in the customer's name. The bank opened in the customer's true name extends credit to the customer by transferring credits to the pseudonym account. A credit card is issued by the bank with the pseudonym account, which looks to the other bank for payment. (Low, page 2).

Low does not describe, teach or suggest a server that generates a pseudo-identity. Low also does not describe, teach or suggest using the pseudo-identity generated by the server to browse, register, purchase, pay for, and take delivery of goods. Additionally, Low does not describe, teach or suggest using the pseudo-identity generated by the server to access a purchase demand associated with the pseudo-identity nor does the pseudo-identity permit a financial institution to see payment information or a freight company to deliver goods.

Low, thus, fails to teach or suggest the invention recited in independent Claim and its dependent claims, when considered as a whole. Claims 1-5 are, therefore, not obvious in view of Low. In view of the foregoing remarks, the cited reference does not support the Examiner's rejection

of Claims 1-5 under 35 U.S.C. §103(a). The Applicants, therefore, respectfully request that the Examiner withdraw the rejection.

II. Conclusion

In view of the foregoing remarks, the Applicants now see all of the Claims currently pending in this application to be in condition for allowance and, therefore, earnestly solicit a Notice of Allowance for Claims 1-5.

The Applicants request the Examiner to telephone the undersigned attorney of record at (972) 480-8800 if such would further or expedite the prosecution of the present application.

Respectfully submitted,

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